

**Fill in this information to identify the case:**

Debtor 1 Tytus Eugene Wright

Debtor 2 Shawna Marie Wright  
(Spouse, if filing)

United States Bankruptcy Court for the Southern District of Ohio  
(State)

Case number 1:15-bk-14760

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.**

**Name of Creditor:** PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee

**Court claim No. (if known):** 13

**Last 4 digits** of any number you use to identify the debtor's account: 1090

**Date of payment change:**  
Must be at least 21 days after date of this notice 5/1/2017

**New total payment:**  
Principal, interest, and escrow, if any \$ 1,271.33

**Part 1:** Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ \_\_\_\_\_ **New escrow payment:** \$ \_\_\_\_\_

**Part 2:** Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** 3.375 % **New interest rate:** 4.000 %

**Current principal and interest payment:** \$ 1206.17 **New principal and interest payment:** \$ 1271.33

**Part 3:** Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_ **New mortgage payment:** \$ \_\_\_\_\_

Debtor 1 Tytus Eugene Wright Case Number (if known) 1:15-bk-14760  
First Name Middle Name Last Name

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/Alexander K. Lee  
Signature

Date March 21, 2017

Print: Alexander K. Lee  
First Name Middle Name Last Name

Title: Agent for Creditor

Company: Aldridge Pite, LLP

Address: 4375 Jutland Dr. Suite 200; P.O. Box 17933  
Number Street  
San Diego CA 92177  
City State' Zip Code

Contact phone 858 750 7600

Email ALee@aldridgepite.com

SHAWNA M WRIGHT  
TYTUS E WRIGHT  
513 E. RICH ST., STE 210  
COLUMBUS OH 43215

February 18, 2017

Account Number: [REDACTED]

**Changes to Your Mortgage Interest Rate and Payments on May 1, 2017**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 12 month period during which your interest rate stayed the same. That period ends on April 1, 2017, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change every 12 months for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

	<b>Current Rate and Monthly Payment</b>	<b>Estimated New Rate and Monthly Payment</b>
Interest Rate	3.375%	4.000%
Principal	\$632.22	\$595.31
Interest	\$573.95	\$676.02
Escrow (Taxes and Insurance)	\$0.00	\$0.00
<b>Total Monthly Payment</b>	<b>\$1,206.17</b>	<b>\$1,271.33 (due May 1, 2017)</b>

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 1.72400% and your margin is 2.250%. The 1 YEAR LIBOR is published daily in THE WALL STREET JOURNAL.

**Rate Limits:** Your rate cannot go higher than 9.875% over the life of the loan. Your interest rate can change each year by no more than 2.000%.

**New Interest Rate and Monthly Payment:** The table above shows our estimate of your new interest rate and new monthly payment. Your new payment is based on the 1 YEAR LIBOR, your margin, your loan balance of \$202,805.31, and your remaining loan term of 228 months. **However, if the 1 YEAR LIBOR has changed when we calculate the exact amount of your interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due, if your new payment will be different from your current payment.**

**Prepayment Penalty:** None.

**If You Anticipate Problems Making Your Payments:**

- Contact Fay Servicing at 800-323-9865 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
  - **Refinance your loan** with us or another lender;
  - **Sell your home** and use the proceeds to pay off your current loan;
  - **Modify your loan terms** with us;
  - **Payment forbearance** temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). If you would like contact information for a state housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov>.

IF YOU ARE IN BANKRUPTCY, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR ACCOUNT WAS DISCHARGED IN BANKRUPTCY WITHOUT A REAFFIRMATION, YOUR SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DISCHARGED DEBT AS YOUR PERSONAL LIABILITY. INSTEAD, WE ARE PROVIDING THIS REQUIRED NOTICE THAT YOUR ADJUSTABLE RATE IS CHANGING.

AS A RESULT OF A BANKRUPTCY PROCEEDING, YOU MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID PRINCIPAL BALANCE; HOWEVER, IF WE (AS A BENEFICIARY OR BENEFICIARY'S AGENT) RETAIN A SECURITY LIEN ON THE REAL PROPERTY, IT IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE WHERE LOCATED. IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT IT IS INTENDED FOR INFORMATIONAL PURPOSES. QUESTIONS REGARDING YOUR BANKRUPTCY SHOULD BE MADE DIRECTLY TO YOUR ATTORNEY OR THE COURT APPOINTED TRUSTEE.

Fay Servicing  
(800) 495-7166

ALDRIDGE PITE, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933  
Telephone: (858) 750-7600  
Facsimile: (619) 590-1385

**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF OHIO - CINCINNATI DIVISION**

In re

TYTUS EUGENE WRIGHT and SHAWNA  
MARIE WRIGHT,

Debtor(s).

Case No. 1:15-bk-14760

Chapter 13

Honorable Beth A. Buchanan

PROOF OF SERVICE

I, Victoria Figueroa , declare that:

I am employed in the County of San Diego, California. My business address is: 4375 Jutland Drive, Suite 200; P.O. Box 17933, San Diego, CA 92177-0933. I am over the age of eighteen years and not a party to this cause.

On March 23, 2017, I served the NOTICE OF MORTGAGE PAYMENT CHANGE in said cause by electronic means through the court's CM/ECF system or by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States Mail at San Diego, California, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: March 23, 2017

/s/ Victoria Figueroa  
VICTORIA FIGUEROA

**SERVICE LIST**

**DEBTOR(S)**  
**(VIA U.S. MAIL)**

Tytus Eugene Wright  
Shawna Marie Wright  
11349 Big Oak Road  
Greenfield, OH 45123

**DEBTOR(S) ATTORNEY**  
**(VIA ELECTRONIC NOTICE)**

Derek Michael Shaw  
Calig Law Firm  
513 E. Rich Street Suite 210  
Columbus, OH 43215  
measter@caliglaw.com

**CHAPTER 13 TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

Margaret A Burks  
600 Vine Street  
Suite 2200  
Cincinnati, OH 45202  
Cincinnati@cinn13.org

**UNITED STATES TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

Department of Justice  
Southern District of Ohio - Cincinnati  
Office of the US Trustee  
36 East Seventh Street  
Suite 2050  
Cincinnati, OH 45202  
ustpreion09.ci.ecf@usdoj.gov